



PATENT

Attorney Docket No.: 20062/3-CIP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Glenn Frank et al. EXAMINER: Ojo O. Oyebisi  
SERIAL NO.: 09/825,426 GROUP ART UNIT: 3628  
FILED: April 3, 2001 CONFIRMATION NO.: 2062  
FOR: *FINANCIAL OPTIMIZATION SYSTEM AND METHOD*

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to the: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

By: Marilyn R. Bogus March 30, 2006  
Marilyn R. Bogus Date

RESPONSE

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 30, 2005, please consider the following remarks and reconsider the present application in view thereof.